

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 20912

Subject	Zip Code Tabulation Area : 20912			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	19,462	+/- 724	100.0%	+/- (X)
In labor force	15,699	+/- 747	80.7%	+/- 1.8
Civilian labor force	15,682	+/- 748	80.6%	+/- 1.8
Employed	14,201	+/- 712	73%	+/- 2
Unemployed	1,481	+/- 270	7.6%	+/- 1.3
Armed Forces	17	+/- 19	0.1%	+/- 0.1
Not in labor force	3,763	+/- 336	19.3%	+/- 1.8
Civilian labor force	15,682	+/- 748	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	9.4%	+/- 1.6
Females 16 years and over				
Population 16 years and over	10,348	+/- 444	(X)	+/- (X)
In labor force	7,972	+/- 461	77%	+/- 2.4
Civilian labor force	7,972	+/- 461	77%	+/- 2.4
Employed	7,257	+/- 446	70.1%	+/- 2.7
Own children under 6 years	1,897	+/- 283	(X)	+/- (X)
All parents in family in labor force	1,534	+/- 247	80.9%	+/- 7.2
Own children 6 to 17 years	3,141	+/- 424	(X)	+/- (X)
All parents in family in labor force	2,803	+/- 438	89.2%	+/- 4.4
COMMUTING TO WORK				
Workers 16 years and over	13,819	+/- 701	100.0%	+/- (X)
Car, truck, or van -- drove alone	6,583	+/- 489	47.6%	+/- 3.2
Car, truck, or van -- carpooled	1,265	+/- 273	9.2%	+/- 1.8
Public transportation (excluding taxicab)	4,312	+/- 421	31.2%	+/- 2.3
Walked	509	+/- 168	3.7%	+/- 1.2
Other means	357	+/- 164	2.6%	+/- 1.2
Worked at home	793	+/- 142	5.7%	+/- 1
Mean travel time to work (minutes)	37.4	+/- 1.5	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	14,201	+/- 712	100.0%	+/- (X)
Management, business, science, and arts occupations	6,648	+/- 475	46.8%	+/- 3.1
Service occupations	2,928	+/- 403	20.6%	+/- 2.4
Sales and office occupations	2,754	+/- 321	19.4%	+/- 1.9
Natural resources, construction, and maintenance occupations	805	+/- 185	5.7%	+/- 1.3
Production, transportation, and material moving occupations	1,066	+/- 232	7.5%	+/- 1.6
INDUSTRY				
Civilian employed population 16 years and over	14,201	+/- 712	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	3	+/- 10	(X)	+/- 0.1
Construction	654	+/- 203	4.6%	+/- 1.4
Manufacturing	256	+/- 96	1.8%	+/- 0.7
Wholesale trade	169	+/- 85	1.2%	+/- 0.6
Retail trade	931	+/- 226	6.6%	+/- 1.5
Transportation and warehousing, and utilities	535	+/- 140	3.8%	+/- 1
Information	573	+/- 143	4%	+/- 1
Finance and insurance, and real estate and rental and leasing	690	+/- 182	4.9%	+/- 1.3
Professional, scientific, and management, and administrative and waste	2,554	+/- 357	18%	+/- 2.5
Educational services, and health care and social assistance	3,409	+/- 380	24%	+/- 2.4
Arts, entertainment, and recreation, and accommodation and food services	1,200	+/- 282	8.5%	+/- 1.9
Other services, except public administration	1,711	+/- 282	12%	+/- 1.8
Public administration	1,516	+/- 195	10.7%	+/- 1.3

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CLASS OF WORKER				
Civilian employed population 16 years and over	14,201	+/- 712	100.0%	+/- (X)
Private wage and salary workers	10,200	+/- 632	71.8%	+/- 2.2
Government workers	2,772	+/- 290	19.5%	+/- 1.9
Self-employed in own not incorporated business workers	1,229	+/- 225	8.7%	+/- 1.5
Unpaid family workers	0	+/- 23	0%	+/- 0.2
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	9,421	+/- 365	100.0%	+/- (X)
Less than \$10,000	483	+/- 167	5.1%	+/- 1.7
\$10,000 to \$14,999	338	+/- 108	3.6%	+/- 1.1
\$15,000 to \$24,999	732	+/- 178	7.8%	+/- 1.8
\$25,000 to \$34,999	789	+/- 196	8.4%	+/- 2.1
\$35,000 to \$49,999	1,285	+/- 251	13.6%	+/- 2.6
\$50,000 to \$74,999	1,744	+/- 231	18.5%	+/- 2.3
\$75,000 to \$99,999	1,117	+/- 183	11.9%	+/- 2
\$100,000 to \$149,999	1,198	+/- 198	12.7%	+/- 2.1
\$150,000 to \$199,999	776	+/- 130	8.2%	+/- 1.4
\$200,000 or more	959	+/- 154	10.2%	+/- 1.6
Median household income (dollars)	\$62,204	+/- 3958	(X)%	+/- (X)
Mean household income (dollars)	\$91,343	+/- 5164	(X)%	+/- (X)
With earnings	8,451	+/- 380	89.7%	+/- 1.9
Mean earnings (dollars)	\$90,005	+/- 4358	(X)%	+/- (X)
With Social Security	1,295	+/- 183	13.7%	+/- 2
Mean Social Security income (dollars)	\$16,310	+/- 974	(X)%	+/- (X)
With retirement income	901	+/- 163	9.6%	+/- 1.7
Mean retirement income (dollars)	\$33,345	+/- 7591	(X)%	+/- (X)
With Supplemental Security Income	188	+/- 79	2%	+/- 0.8
Mean Supplemental Security Income (dollars)	\$9,627	+/- 1524	(X)%	+/- (X)
With cash public assistance income	194	+/- 82	2.1%	+/- 0.9
Mean cash public assistance income (dollars)	\$5,827	+/- 2934	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	822	+/- 175	8.7%	+/- 1.8
Families	5,683	+/- 344	100.0%	+/- (X)
Less than \$10,000	217	+/- 102	3.8%	+/- 1.8
\$10,000 to \$14,999	120	+/- 72	2.1%	+/- 1.2
\$15,000 to \$24,999	336	+/- 126	5.9%	+/- 2.1
\$25,000 to \$34,999	438	+/- 167	7.7%	+/- 2.8
\$35,000 to \$49,999	762	+/- 177	13.4%	+/- 3
\$50,000 to \$74,999	980	+/- 180	17.2%	+/- 3.2
\$75,000 to \$99,999	613	+/- 146	10.8%	+/- 2.6
\$100,000 to \$149,999	860	+/- 168	15.1%	+/- 2.8
\$150,000 to \$199,999	569	+/- 124	10%	+/- 2.3
\$200,000 or more	788	+/- 137	13.9%	+/- 2.2
Median family income (dollars)	\$73,203	+/- 10245	(X)%	+/- (X)
Mean family income (dollars)	\$101,714	+/- 5238	(X)%	+/- (X)
Per capita income (dollars)	\$36,478	+/- 2069	(X)%	+/- (X)
Nonfamily households	3,738	+/- 350	(X)	+/- (X)
Median nonfamily income (dollars)	\$49,526	+/- 5953	(X)%	+/- (X)
Mean nonfamily income (dollars)	\$71,659	+/- 10310	(X)%	+/- (X)
Median earnings for workers (dollars)	\$32,201	+/- 2356	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	\$47,967	+/- 7009	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	\$52,699	+/- 3955	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	24,166	+/- 911	24166%	+/- (X)
With health insurance coverage	19,747	+/- 798	81.7%	+/- 2.3
With private health insurance	16,380	+/- 765	67.8%	+/- 2.8
With public coverage	4,974	+/- 524	20.6%	+/- 2
No health insurance coverage	4,419	+/- 627	18.3%	+/- 2.3
Civilian noninstitutionalized population under 18 years	5,246	+/- 494	5246%	+/- (X)
No health insurance coverage	112	+/- 71	2.1%	+/- 1.4
Civilian noninstitutionalized population 18 to 64 years	16,849	+/- 705	16849%	+/- (X)
In labor force:	14,980	+/- 735	14980%	+/- (X)
Employed:	13,607	+/- 701	13607%	+/- (X)
With health insurance coverage	10,596	+/- 531	77.9%	+/- 3.3
With private health insurance	10,016	+/- 547	73.6%	+/- 3.5
With public coverage	818	+/- 179	6%	+/- 1.3
No health insurance coverage	3,011	+/- 531	22.1%	+/- 3.3
Unemployed:	1,373	+/- 260	1373%	+/- (X)
With health insurance coverage	691	+/- 169	50.3%	+/- 8.4
With private health insurance	549	+/- 149	40%	+/- 7.7
With public coverage	142	+/- 66	10.3%	+/- 4.7
No health insurance coverage	682	+/- 177	49.7%	+/- 8.4
Not in labor force:	1,869	+/- 268	1869%	+/- (X)
With health insurance coverage	1,318	+/- 251	70.5%	+/- 8.4
With private health insurance	981	+/- 178	52.5%	+/- 6.2
With public coverage	409	+/- 148	21.9%	+/- 6.9
No health insurance coverage	551	+/- 170	29.5%	+/- 8.4
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	7.4%	+/- 2.4
With related children under 18 years	(X)	+/- (X)	9.3%	+/- 3.3
With related children under 5 years only	(X)	+/- (X)	18.7%	+/- 9.5
Married couple families	(X)	+/- (X)	3.6%	+/- 2.1
With related children under 18 years	(X)	+/- (X)	2.9%	+/- 2.8
With related children under 5 years only	(X)	+/- (X)	4.8%	+/- 7.1
Families with female householder, no husband present	(X)	+/- (X)	16.4%	+/- 6.1
With related children under 18 years	(X)	+/- (X)	21.6%	+/- 9.3
With related children under 5 years only	(X)	+/- (X)	49.2%	+/- 22.9
All people	(X)	+/- (X)	10.5%	+/- 2
Under 18 years	(X)	+/- (X)	10.3%	+/- 4
Related children under 18 years	(X)	+/- (X)	9.9%	+/- 4.1
Related children under 5 years	(X)	+/- (X)	19.3%	+/- 7.9
Related children 5 to 17 years	(X)	+/- (X)	5.4%	+/- 2.8
18 years and over	(X)	+/- (X)	10.6%	+/- 1.8
18 to 64 years	(X)	+/- (X)	10.2%	+/- 1.8
65 years and over	(X)	+/- (X)	13.1%	+/- 5.1
People in families	(X)	+/- (X)	6.7%	+/- 2.4
Unrelated individuals 15 years and over	(X)	+/- (X)	21.4%	+/- 3.7

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.